

DON GTCC CO/SUPVR Certification Course
Module 3 – Bank Policy



This is lesson 3, of the Travel Card certification course.

This lesson covers the bank's Travel Card Program policies.

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Module Objectives

- CitiDirect Management System
- Bank payment policy
- Disputed transaction policy
- Lost or stolen cards
- Bank fee policy
- Account activation requirements
- Reduced Payment Plan option
- Reinstatement of a closed account

Module 3's objectives are:

- CitiDirect Management System
- Bank payment policy
- Disputed transaction policy
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CitiDirect Management System



- Secure
- Web-based
- Meets US Government Requirements
- 24 Hours a Day, 7 Days a Week
- Provides APCs with:
 - ❑ Account Management
 - ❑ Misuse/Abuse Monitoring Tools

www.cards.citidirect.com

The CitiDirect Card Management System is a secure, web-based system designed to meet the requirements of US Government agencies.

This system is available 24 hours a day, 7 days a week.

It provides APCs with desktop management of their Travel Card accounts.

The CitiDirect system includes standard reports that an APC can request, view, and print to help manage the program, for example, to identify Travel Card misuse or abuse.

In addition, there is a self-registration process through which cardholders can be granted limited access to CitiDirect to manage personal account information.

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Bank Payment Policy

- Billing cycle ends on the 6th of each month
- Statements mailed within five business days of cycle end
- Full payment expected **even if** reimbursement not received
- Due date 25-30 days from closing date
- All charges/activity listed on statement

The Travel Card billing cycle ends on the 6th of each month and statements are mailed to Cardholders within 5 business days.

Cardholders are expected to make payment, in full, by the due date independent of whether they have received their travel expense reimbursement by that time.

The payment due dates are 25 to 30 days from the statement closing date.

Statements list all charges and activity that occurred during the billing cycle.

If there are incorrect transactions on the statement, they may need to be disputed.

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Disputed Transactions

- Contact merchant first to resolve the issue
- Initiate dispute process with the Bank within 60 days of statement date
- Receive temporary credit for disputed transactions
- Start the dispute process by
 - ❑ Calling the bank 1-800-200-7056
 - ❑ Online at CitiManager - www.citimanager.com
 - ❑ Obtain dispute form at:

www.citimanager.com/dodhome

If a monthly statement includes an incorrect transaction, the cardholder should contact the merchant to request clarification and attempt to resolve the problem with the merchant.

If the issue is not resolved by the merchant or is a billing error, the cardholder must submit a Dispute Form to the Bank within 60 days of the statement on which the transaction first appeared. The Cardholder must provide any pertinent information or documentation regarding the dispute along with the dispute form.

The 60 day dispute limit is important. If the dispute process is not begun on time, the Cardholder will be responsible for the transactions. The dispute form can be obtained at - www.citimanager.com/dodhome. Fax the completed form to the bank at the number shown on the form.

The account will receive a temporary credit for the disputed transaction until it is resolved.

If the charge is incorrect, generally the merchant will reverse it and it will appear as a credit on the next statement.

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Lost or Stolen Travel Card

Immediately Contact

- Citibank System Support Help Desk
 - ❑ 1-800-200-7056
 - ❑ Outside the US call collect 757-852-9076



If your card is lost or stolen, immediately contact the Citibank System Support Help Desk and your APC.

Citibank will take appropriate action to prevent the missing card from being used.

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Lost or Stolen Travel Card

Immediately Contact

- Citibank System Support Help Desk
 - ❑ 1-800-200-7056
 - ❑ Outside the US call collect 757-852-9076
- Contact your APC immediately and include the following information:
 - ❑ Card account number (Last 8)
 - ❑ Cardholder's complete name
 - ❑ Date and location of loss
 - ❑ Date and time of Citibank notification
 - ❑ Last know purchase(s)



Contact your APC, preferably in writing; include the following in an encrypted e-mail.

- ❑ Card account – you only need to provide the last 8 digits
- ❑ Cardholder's complete name
- ❑ Date and location of loss
- ❑ Date and time of Citibank notification
- ❑ Last know purchase(s)

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Bank Fee Policy

Late Fees:

- ☐ Fees apply after 75 days
- ☐ **\$29** each 30 day cycle
- ☐ Late fees are not charged while in Mission Critical status

Return Check Fees:

- ☐ **\$29** for insufficient funds
- ☐ **Not reimbursable**
- ☐ Three or more NSF charges cancels the account; it can never be reopened




Late fees are applied to your account beginning 75 days from the initial statement date. There is a \$29 charge for each 30 day cycle. These fees are not applied to an account when in Mission Critical status.

There is a non-reimbursable \$29 fee for each check returned due to insufficient funds. If more than 3 nonsufficient funds hit against the account the account is cancelled / permanently closed and can never be reinstated.

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Bank Fee Policy

- \$ Expeditious Delivery of Card:**
 - ☐ **\$20** for expedited cards
 - ☐ Reimbursable
- \$ ATM Usage:**
 - ☐ **2.2%** Flat Fee
 - ☐ **Not** reimbursable



There is a reimbursable, \$20 fee for the expeditious delivery of an emergency replacement card to anyone who is in a travel status.

A \$20 dollar fee will also be applied to a new account that needs to be expedited due to upcoming travel. Command' reserves the right to reimburse the expedited fee on a case by case basis.

And finally, there is a 2.2% flat fee for ATM usage.

This fee is not reimbursable.

See the JTR for additional information.

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Card Activation

- Cardholder must activate the Travel Card before first use
- Bank automatically deactivates an account when not used in 12 month period



When the Cardholder receives their Travel Card, the card must be activated before it can be used for the first time.

The new card will have a peel-off sticker on it that contains activation information.

Follow those instructions to activate the card.

Once you activate your account, if it is not used in any 12-month period, it is automatically deactivated by the Bank.

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Reduced Payment Plan

Reduced Payment Plan (RPP)

- Payment agreement between Cardholder and Bank
- Available to Cardholder upon receipt of Due Process Letter
- Written agreement required
- Travel Card account closed



To avoid Salary Offset, the Cardholder may choose the Reduced Payment Plan, or RPP. This plan is an agreement between the Cardholder and the Bank.

The Reduced Payment Plan is available upon receipt of the Due Process Letter which is sent when the account becomes 90 days past due. This is a written agreement that must be entered into before the account reaches 120 days past due. During this time, your Travel Card is closed.

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Reduced Payment Plan

- RPP Fees:
 - ❑ \$45 set up
 - ❑ \$29 (each) late payment
 - ❑ \$10 monthly maintenance fee
- APC may request reinstatement with successful completion
- Automatic rollover into Salary Offset upon Cardholder default

The Reduced Payment Plan has a \$45 set-up fee and fees of \$29 for each late payment. There is also a \$10 monthly maintenance fee that remains in effect until the account is paid in full.

If the Cardholder enrolls prior to 120 days past billing and successfully completes the Reduced Payment Plan, their APC can request reinstatement as a Restricted account with firm limits.

If the Cardholder defaults while in the Plan, the account automatically rolls into Salary Offset and their card is cancelled.

Reinstatement Policy

- DOD policy allows application for reinstatement of Individually Billed Accounts closed due to delinquency
- \$29 reinstatement fee (not reimbursable)
- Reinstatement application form is available via the Bank's online system
- Consult with your APC regarding the criteria for reinstatement

The DOD reinstatement policy was revised to allow reinstatement applications to be made by DOD cardholders who have had their accounts cancelled due to delinquency.

In order to be approved for reinstatement, cardholders must meet set criteria and agree to a \$29 reinstatement fee, which is **not** reimbursable.

This fee covers the expense of reinstatement processing.

A new reinstatement application form is available via the Bank's online system.

Cardholders should consult with their APCs regarding the set criteria for reinstatement.

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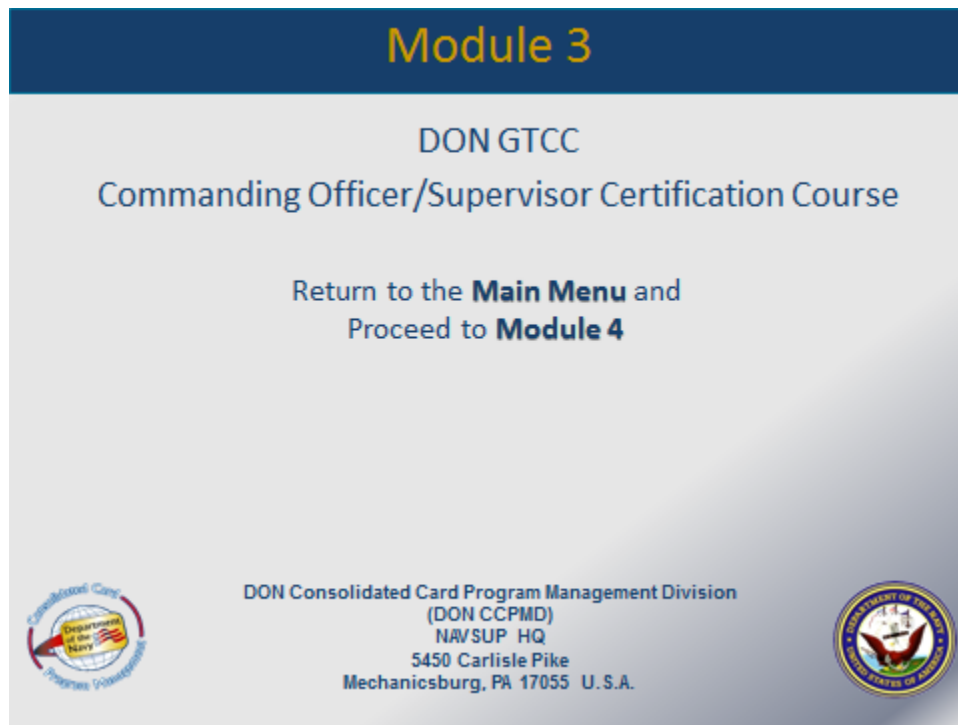
Module 3 Review

- CitiDirect Management System
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In Module 3 we covered:

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This concludes Module 2 of the Cardholder certification course for the Government Travel Charge Card.

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